

Laws that make everyone happy

Can you believe the weather we've been having? This first week of October has been glorious, with highs in the low 70s and lows in the 40s. It doesn't get much better than this!

A couple weeks ago while being drenched in our September downpours, I thought maybe my bicycle was going into storage for the winter. But I've been out riding just about every day for the last week.

That got me to thinking ... why not make this permanent? I saw a status on a friend's Facebook page that said she wishes days like this would last until Christmas.

Well, what's stopping us? We have a Congress that wants to make us happy!

Why not draft up a law that says October days must have highs in the 70s and lows above freezing? We could allow a little rain, I suppose, to prevent fire danger, but it would have to be at night.

This reminds me of an old song from the musical "Camelot" that has been rolling around in my head since the 1970s:

It's true, it's true, the crown has made it clear:

The climate must be perfect all year.

A law was made a distant moon ago here - July and August cannot be too hot.

And there's a legal limit to the snow here In Camelot.

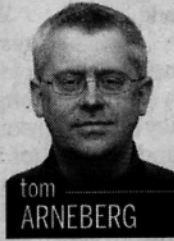
The winter is forbidden till December

And exits March the second on the dot.

By order summer lingers through September In Camelot.

The song goes on about how the laws control the weather. Hey, if the kingdom of Camelot can do that, why not the country that put a man on the moon?

What? You say we can't make laws to arbitrarily control the physical laws of weather pat-



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terns?

Well, what about laws that attempt to change basic laws of economics?

Our illustrious Congress has been making all sorts of laws like that the past few years! What a lucky country we are!

For example, on March 23, Congress passed and the president signed the "Patient Protection and Affordable Care Act," affectionately known as "Obamacare."

This was an amazingly complex 2,000-page bill that most of our trusted congresspersons did not even read before voting on.

It would take hundreds of columns to properly dissect and expose the travesty that is Obamacare. But for now let's just look at one small part.

Obamacare requires that insurance companies provide new coverage for children who are already sick, at the same price that they charge for non-sick kids.

This sounds compassionate, right? But wait - there are those pesky laws of economics involved here.

Sick kids cost a lot more to the insurer than well kids. Insurance companies are owned by their shareholders, and they can't just sit by while their business model shows they would go bankrupt, draining all their value from their shareholders.

So to protect their investors, they need to react to this new law.

Health insurance companies Aetna, Humana, Cigna, Wellpoint and CoventryOne have said they will stop writing medical insurance policies for ALL children.

"American Medical News" was surprised about these companies dropping their coverage, saying, in the understatement of the year, that "the transition didn't go entirely as planned."

That's because central planning cannot change the basic laws of economics. (Just ask the former USSR.)

Also in the news last week was an internal memo at McDonald's. The company said it might have to drop health insurance for 30,000 employees because of Obamacare.

And according to the *Wall Street Journal*, "Insurers say dozens of other employers could find themselves in the same situation as McDonald's. Aetna Inc. ... provides (similar) plans to Home Depot Inc., Disney Worldwide Services, CVS Caremark Corp., Staples Inc. and Blockbuster Inc., among others, according to an Aetna client list."

Insurers that don't drop coverage will certainly have to raise rates, given the new mandates. And just wait until the previous-condition clause hits for ADULTS in 2014 (if it's not repealed by then).

Health and Human Services Secretary Kathleen Sebelius is going nuts. She wrote in September that she would have "zero tolerance" for the "misleading claims" of insurance companies, when they try to explain that their proposed rate hikes were caused in part by effects of Obamacare.

So now the insurance companies supposedly can't even TALK about why they are raising rates or dropping their coverage. How's that for freedom?

Proponents of a central command-and-control economy just don't understand why they can't simply make a law and have it all work out. After all, they're just trying to help us!

Boy, I am really looking forward to that new law dictating perfect fall weather until Christmas.

But maybe I'll keep my raincoat handy just in case.

Tom Arneberg of Chippewa Falls wrote this for the Herald. Contact him at Tom@Arneberg.com.